

I whole heartedly support Indiana's Telephone Privacy Law and urge you at the FCC to embrace it as a national standard. It has resulted in an improved quality of life for me and my family. Did you read this statement?.....IT HAS IMPROVED THE QUALITY OF LIFE FOR ME AND MY FAMILY!!! Do not allow the CBA, its members or any other party to limit its application or impose any exemptions. Such requests, whomever makes them, must be denied in their entirety.

I signed up for and requested the PROTECTION of the Indiana Law due to the abusive and invasive practices of groups like the CBA and their members. It is important that you understand that I requested this protection...I signed up for the protection...I want the protection...and I need this protection!!! This is my right to choose and as public servants I expect you to support my choice and to support the Indiana Telephone Privacy Law with even greater vigor. We have enjoyed a peace in our home that I thought was lost forever but for the protection enabled by this law. A more stringent federal standard should be modeled after the Indiana Telephone Privacy Law.

I can remember the unsolicited intrusions into our home and our lives before the protection this law was enabled. I can remember the scores of calls from all of those organizations, banks, mortgage companies, financial institutions, and all so many nameless others. I can remember requesting removal from all the different call lists only to be called and called again. I can remember breakfasts being interrupted. I can remember lunches being interrupted. I can remember dinner being interrupted. I can remember sleep being interrupted. I can remember family nights being interrupted. I can remember movies being interrupted. I can remember homework being interrupted. I can remember music practice being interrupted. I can remember calls for family emergencies being interrupted. I can remember calls for medical support being interrupted. I can remember Dr.s on-call activities being interrupted. I can remember my minor daughter being promised lines of credit and credit cards in unbelievable quantity. I can remember the low mortgage interest rates, home equity lines, 100% plus second mortgage offers. I can remember how endless these calls were. I can remember the ridiculous hours they were made. I can remember being called by computer and asked to hold for a representative. I can remember my message machine being so full of these messages that calls I needed to know about could not be recorded. I can remember these things happening ten to twenty times a day. I can remember trying to reason with these companies to stop. I can remember being transferred to departments to be removed from their list and it never happening. I can remember never ever ever having an interest in any product. I can remember never ever ever having an interest in any service. I can remember changing products due to unsolicited intrusions. I can remember changing banks for unsolicited intrusions. I can remember selecting companies for their promise not to invade my privacy. I can remember selling the stock I owned in companies that made unsolicited calls when asked not to do so. I remember calling my senator and congressman and the Federal Reserve Bank and the Office of the Comptroller for relief and help with the unyielding problem. I can remember talking to local politicians for help. I remember contacting my state representative for help. I remember contacting the governor for help. I remember they did something about the problem and it worked!!! I can remember when I had no choice and remembered Orwells "1984".

I can remember when email was fresh and useful. I can remember when spam was so minimal it had no name. I can remember when some thought pop-ups were cute. I can remember when a virus was a medical problem rather than a computer problem. I can remember when spam became a problem. I can remember when the federal government began to view spam as a problem. I can remember when billions in productivity were lost due to spam. I can remember when billions in resources

were diverted to deal with spam. I can remember when the companies who embraced spam and desired it learned it was not wanted or desired by the public. I can remember the organizations who embraced and practiced spam are now fighting it. I can remember the companies that changed entire corporate strategies to confront, firewall, spyware, and block spam. I can remember a multi billion dollar industry developing to confront spam and its problems. I can remember AOL and Microsoft in a different light. I can remember this analogy between spam and telemarketing being scoffed at years ago.

I cannot imagine that the FCC would impose a lessor standard than the Indiana Telephone Privacy Law on those who actively seek its protections. I can not imagine the FCC would allow any exemptions. I cannot imagine the horrible consequences of the FCC weakening this law. I cannot imagine the FCC causing the quality of life for me and my family to decline.

The FCC needs to represent the public interest in a most stringent fashion to preserve our privacy and balance the scales against those of special interest groups whose tactics border on fraud. Congress allows these groups and most particularly the powerful banking lobbies to conduct marketing campaigns that are misleading or misrepresent statements of fact.

Members of the Consumer Bankers Association include:

Bank of America Corp.
Fifth Third Bancorp
Harris Bancorp
Huntington Bancshares, Inc.
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J.P. Morgan Chase and Co. (Bank One)
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National City Corp.
Old National Bancorp
PNC Financial Services Group
Provident Bankshares Corp.
SouthTrust Corp.
Stock Yards Bank & Trust
Sun Trust Banks, Inc.
Union Federal Bank of Indianapolis
Wachovia Corp.
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I own stock in one of these banks and have deposit accounts with the bank and will write the Board of Directors regarding this matter. I will also sell my stock in and close my accounts with this bank.